

California Department of Insurance
2012 Homeowners Insurance Survey
EARTHQUAKE INSURANCE DEDUCTIBLES

The following are the earthquake insurance deductibles for the various coverages. For more information or clarification on the deductibles, refer to the Company Footnotes and Deviations page or contact the insurance company directly.

Insurance Company	Homeowners	Mobilehome	Condo	Tenant
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	CEA		CEA	CEA
ALLSTATE			*CEA	*CEA
AMCO	CEA		CEA	CEA
AMERICAN MODERN	10%	15%	10%	15%, 20%, 25%
AMERICAN RELIABLE	10%	10%	10%	10%
AMICA MUTUAL	10%		10%	10%
ASSURANT	15%			15%
BANKERS STANDARD	15%		15%	15%
CALIFORNIA CAPITAL	15% (offers 15% & 20%)		\$750	\$750
CALIFORNIA CASUALTY	15%	15%	15%	15%
CENTURY NATIONAL	15% (offers 10% or 15%)	15% (offers 10% or 15%)		25% (offers 15%, 20%, 25%)
CHARTIS	15%	15%	15%	15%
CHUBB/FEDERAL	15%		\$750	\$750
CIVIL SERVICE EMPLOYEES	15%		15%	15%
CSAA	CEA	CEA	CEA	CEA
EMPIRE	15%			
ENCOMPASS	CEA		CEA	CEA
FARMERS/MID-CENTURY	CEA			
FIDELITY NATIONAL	15%		10%	10%
FIREMAN'S FUND	20%		15%	15%
FIRST AMERICAN PROPERTY & CASUALTY	15% (offers 15% to 20%)			10%
FIRST AMERICAN SPECIALTY	15% (offers 15% to 20%)		10%	
FOREMOST INSURANCE COMPANY	CEA	CEA	CEA	CEA
FOREMOST PROPERTY AND CASUALTY		CEA		
GEOVERA	15% (see Footnotes - also offers 10% to 25%)		15%	\$750
GRANGE	15%	15%	15%	15%
HARTFORD (SENTINEL)	15%		15%	15%
HOMESITE	CEA		CEA	CEA
HORACE MANN	15% of Cov A		\$750	\$750
IDS PROPERTY CASUALTY	15%, 250 min		15%, 250 min	15%, 250 min
KEMPER	15%		\$750	\$750
LIBERTY MUTUAL	CEA		CEA	CEA
MERCURY	CEA		CEA	CEA
METROPOLITAN DIRECT	15%		15%	15%
NATIONWIDE	CEA		CEA	CEA
OREGON MUTUAL	15%		15%	15%
PACIFIC PROPERTY AND CASUALTY	15%	15%	15%	15%
PACIFIC SELECT	15%		10%	
PACIFIC SPECIALTY	10%		10%	
QBE (BALBOA INS. GROUP)			15%	10%
SAFECO	CEA		CEA	CEA

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SEQUOIA (PERSONAL EXPRESS)	15% (offers 15% or 20%)		\$750	\$750
STATE FARM	CEA	CEA	CEA	CEA
TOKIO MARINE	15%		\$750	\$750
TOPA	15%		15%	
TOWER SELECT	15%		15%	15%
TRAVELERS	15%		15%	\$750
UNIGARD	15%		15%	15%
UNIVERSAL NORTH AMERICA	15%		\$750	\$750
USAA	CEA		CEA	CEA
WAWANESA	15%		15%	
WESTERN MUTUAL/RESIDENCE	15%		10%	

Note: * Allstate is only writing new business in Condo and Tenant in California.